

WINDSTORMS

AND

WINDSTORM INSURANCE



WORK of a WINDSTORM

ISSUED BY
THE HOME INSURANCE COMPANY,
NEW YORK,
56 CEDAR STREET NEW YORK.

• FOURTH EDITION.

THE WIND :

SWIFT FROM THE
CAVES I SPRING
~ ~ ~ AT MORN,
FREED FROM MY . .
~ ~ ~ THRAIL AT LAST,
WITH AN ANGRY REAR
AND A CRY OF SCORN,
A CHALLENGE I BLOW
ON MY BRAZEN ~ ~
~ ~ ~ HORN,



WITH FIERCE AND DEFTY BLAST ~ ~ ~

THE SHIPS AT SEA ARE MY EASY PREY,
~ ~ ~ AND I DRIVE THEM
BEFORE MY BREATH
THROUGH THE MID-
NIGHT GLOOM TILL
THE BREAK OF DAY
OVT FROM THE . .
HOLD OF THE SHET
~ ~ ~ RING BAY,
TO WHIRL IN A
WALTZ WITH DEATH.



WINDSTORMS AND WINDSTORM INSURANCE

FOURTH EDITION



A SERIES OF OBSERVATIONS ON THE WISDOM OF BEING
PREPARED WITH PROTECTION AGAINST DAMAGE
BY WIND. ILLUSTRATED BY VIEWS OF
PROPERTY DESTROYED AND
OVERTHROWN

EDITED BY ALEXANDER T. LUMBY

THE HOME INSURANCE COMPANY, NEW YORK
56 CEDAR STREET, NEW YORK

1912

FOREWORD.

Men in all ages have been solicitous to retain property after acquiring it. It is said that keeping is more difficult than getting. "Riches are winged," and a bare recital of the agencies that promote the flight of same would fill many pages. Aside from moral (or immoral) causes the number is great—fire and flood, frost, drought and wind being some of them. This little volume deals with the loss caused by the last named element, and illustrates its destructive features—against which neither care, nor strength, nor wisdom can avail. How to make good the loss that cannot be averted is set forth in simple language. "He that runs may read."



CYCLONE CLOUD

HILDRETH NEBR

JUNE 4TH 08

A TORNADO ON ITS WAY TO BUSINESS

Photographed by R. E. Fountain, Hildreth, Neb.

The Home Insurance Company, New York



**THE CYCLONE THAT SWEPT BIG HEART, OKLA., OFF THE MAP
TWO MINUTES BEFORE THE STORM APRIL 12, 1911**



**TORNADO PHOTOGRAPHED
AT NORTON, KANSAS
JUNE 4, 1909**

The Home Insurance Company, New York



"HAYESVILLE, Ohio, July 27th, 1908.

MR. C. T. DEATRICK, State Agent,
HOME Insurance Company.

DEAR SIR :

I am enclosing you a photograph of the Presbyterian Church of Hayesville, Ohio, showing the damage done by a tornado or windstorm on July 12th, 1908, tearing the roof off the east side. This was considered one of the strongest built churches in Ohio. The Trustees did not consider a windstorm policy a good investment prior to above date, but assure me they have changed their mind. The HOME will soon be taking the risk instead of us poor members.

Trusting the storm has forever passed, I am,

Very truly yours,

(Signed), UPTON ADDRESS."

The Home Insurance Company, New York



AMITE, LA. TORNADO APRIL 24, 1908. EPISCOPAL CHURCH



FAIRFIELD, NEB. CYCLONE JUNE 5, 1908. RUINS OF BAPTIST CHURCH

Small country congregations have but little to spend for such replacements. Tornado Insurance, costing little, would provide a new place of worship.



STAMFORD, TEXAS. TORNADO AUGUST 27, 1911
ST. JOHN'S METHODIST EPISCOPAL CHURCH SOUTH



STAMFORD, TEXAS. TORNADO AUGUST 27, 1911
ST. JOHN'S METHODIST EPISCOPAL CHURCH, SOUTH

The cost of repairs to this edifice will be great. A Tornado Policy in the "HOME," obtained at small cost, would foot the bill.

The Home Insurance Company, New York



CHURCH NEAR LAFAYETTE PARK, ST. LOUIS, MO. TORNADO MAY 27, 1896



GALVESTON, TEXAS, SEPTEMBER, 1900

Churches with their large open areas, without interior partitions and bracing, and with high steeples, are most susceptible to damage by windstorms.

A word to Church Boards.—Keep Tornado Insurance on your Church.

The Home Insurance Company, New York



**BUILDING ON WEST 138TH STREET, NEW YORK CITY
WALLS BLOWN IN BY STORM OF APRIL, 1905**



BUILDING ON EAST 54TH STREET, BROOKLYN, BLOWN DOWN IN OCTOBER, 1904

Builders and owners should have windstorm-tornado policies. The HOME INSURANCE COMPANY grants indemnity of this character under a liberal contract.



**BROOKLYN, N. Y., JUNE 18, 1910, AVE. K AND FLATBUSH AVE.
"BUILDINGS IN COURSE OF CONSTRUCTION"**



**FLUSHING, GREATER NEW YORK
SALOON BUILDING IN COURSE OF CONSTRUCTION
STORM APRIL 7, 1909**

Buildings in process of erection are especially subject to damage by wind. Protection against such loss may be obtained.



NEAR CARROLLTON, CARROLL COUNTY, MD., WINDSTORM SEPTEMBER 29, 1911.

Owner never dreamed of his property being demolished by a windstorm. "No section is immune."



**WINFIELD, GREATER NEW YORK
STORE BUILDING IN COURSE OF CONSTRUCTION
STORM APRIL 7, 1909**

Little Salvage here. Moral: Get windstorm Insurance. See the nearest "HOME" Agent.

The Home Insurance Company, New York



CHAPPAQUA, N. Y., JULY, 1904



BINGHAMTON, N. Y., JUNE, 1905

A windstorm policy would have helped greatly to replace these heaps of ruins with nice houses such as once stood there. Your house may be demolished some day. Supply yourself with a policy in the HOME INSURANCE COMPANY.

The Home Insurance Company, New York



**BUILDING UNROOFED, NEWARK, N. J.
FEBRUARY 10, 1909**



**POLICE AND FIRE STATION, STATE ROAD AND LONG SHORE STREET, PHILADELPHIA, PA.
DAMAGED BY WINDSTORM MARCH 27, 1911**

Windstorms that unroof buildings, are usually accompanied by heavy rains. Damage to contents and interior great.

The Home Insurance Company, New York



**BRICK AND FRAME DWELLING, NORTH SIDE OF EADOM ST., SOUTH OF BLEIGH ST.
PHILADELPHIA, PA. DAMAGED BY WINDSTORM OF MARCH 27, 1911**



**BRICK BLACKSMITH SHOP, STATE ROAD AND DISSTON STREET, PHILADELPHIA, PA.
DAMAGED BY WINDSTORM OF MARCH 27, 1911**

If you knew a Tornado would come to-morrow what would you do? Protect yourself, would you not? Well the only protection afforded is effected "Before," not "After." Seek insurance from the Home's Agent.



STAUNTON, VA., WINDSTORM, JUNE 4, 1911



SOUTH BROOKLYN, CLEVELAND, OHIO. WINDSTORM, APRIL 21, 1909

"All the king's horses and all the king's men couldn't put Humpty Dumpty together again";—but a "HOME" Windstorm policy would do the next best thing, and provide means to build a new house in place. Are you insured? If not, why not?

The Home Insurance Company, New York



FAYETTEVILLE, TENN. TORNADO APRIL 29, 1909
"OLDHAM RESIDENCE"



FAYETTEVILLE, TENN. TORNADO APRIL 29, 1909
"S. W. FLEMING'S RESIDENCE"

A "HOME" Policy would have helped to replace these Homesteads. Is there one on your House?

The Home Insurance Company, New York



ALBANY, GA., JANUARY, 1906



ROCHESTER, MINN., CYCLONE AUGUST 21, 1883
"ONCE A BROADWAY RESIDENCE"

Hundreds of Dwellings are annually destroyed by windstorms.
Yours may be one of them some day.

The Home Insurance Company, New York



WINDSTORM APRIL 24, 1908, NEAR FAYETTE, MISS.

Windstorm Insurance on dwellings is very cheap. It was a good investment to the owners of these if carrying such protection. Are your properties so insured?



**EAGLE LAKE, TEXAS. OFFICE BUILDING WRECKED IN GULF STORM
JULY 21, 1909**

This Storm devastated hundreds of miles of territory.
The HOME contributed \$49,461 for restoration.

The Home Insurance Company, New York



RUINS OF DWELLINGS AT PURVIS, MISS. WINDSTORM APRIL 24, 1908

Happy homes destroyed and Families left destitute. Windstorm Insurance would restore.



**RESIDENCE OF J. H. WARNER, PRESIDENT OF PEOPLE'S BANK
WINDSTORM APRIL 24, 1908, AMITE, LA.**

This town (Amite) was practically swept away and its people were without windstorm insurance.



WINDSTORM APRIL 24, 1908. PUBLIC SCHOOL, PURVIS, MISS.



**BIG HEART, OKLAHOMA. TORNADO APRIL 12, 1911
HIGH SCHOOL, JUST COMPLETED**

Even strong and well built structures, like these, are destroyed entirely or badly damaged by Windstorms.

The Home Insurance Company, New York



**ROCHESTER, MINN. SCHOOL HOUSE
STORM AUGUST 21, 1883**



**LOTHROP SCHOOL BUILDING. KANSAS CITY, MO.
WINDSTORM MAY 11 1886**

Schools are for education.

Experience is a teacher to one whose property is destroyed by a windstorm without having the protection of Tornado Insurance.

Get a HOME Policy.

The Home Insurance Company, New York



BROWN COUNTY, KANSAS. TORNADO APRIL 12, 1911
"BELLEVIEW SCHOOLHOUSE"



LAWRENCE, KANSAS. TORNADO APRIL 4, 1911
ARMORY

Lieutenant Finley, U. S. A., reports that no Building can withstand a Tornado. He recommends general insurance as the best protection.

The Home Insurance Company, New York



WINDSTORM APRIL 24, 1908. COURT HOUSE AND BANK, PURVIS, MISS.



COURT HOUSE, SPENCER, TENN. TORNADO NOVEMBER 18, 1906

Court Houses and Public Buildings have been great sufferers from windstorms. The Court House at Purvis was covered by Windstorm insurance. No ground for criticism of the County Officials existed. Insure such buildings and the cost of reproducing destroyed record books in the "HOME."

The Home Insurance Company, New York



CLUB HOUSE, LAFAYETTE SQUARE, ST. LOUIS, MO. TORNADO MAY 27, 1896

By U. S. Government reports this storm caused damage of \$13,068,900. Little wind-storm-tornado insurance was then carried. Its value is better appreciated at the present time. Are you protected by a "HOME" windstorm policy?



STAUNTON, VA. WINDSTORM JUNE 4, 1911

No State of the Union is free from destructive windstorms.
Provide yourself in time with a "HOME" Policy.

The Home Insurance Company, New York



ARLINGTON HOTEL, BRINKLEY, ARK., WINDSTORM MARCH 8, 1909

No entertainment for man and beast for a goodly period after this event. The money from windstorm insurance would accomplish and expedite re-building. A "HOME" policy on your hotel is at your disposal—at a low rate.



CLUB HOUSE. TYBEE ISLAND, NEAR SAVANNAH, GA.. AUGUST, 1893

Ordinarily Tybee Island is a wave swept shore—this time it was wind swept. Windstorm insurance wasn't so well known then. It is popular in that vicinity now.



**ST. PAUL, MINN. TORNADO AUGUST 20, 1904.
RUINS OF THE EMPIRE THEATER**



**GALVESTON, TEXAS. HURRICANE SEPTEMBER 8, 1900
OPERA HOUSE**

Not only did it cost a great deal to put these theatres in order again, but no performance could be given until that had been done. Both the damage and the loss of income can be insured under "HOME" windstorm-tornado policies.

The Home Insurance Company, New York



ALBERTVILLE, ALA., APRIL 24, 1908. RESIDENCE SECTION



HEATON, N. D. TORNADO AUGUST 29, 1910
"TOWN VIEW"

No more rent from these houses, but windstorm *rent* insurance would have continued the income until new houses were built.

Ask the "HOME" Agent for a policy.

The Home Insurance Company, New York



SOUTH BROADWAY, BELOW MARKET ST., ST. LOUIS, MO. TORNADO MAY 27, 1896

A Tornado Policy in the Safe *after* the storm is better than numerous unfulfilled intentions to get one before it.



GRIFFIN, GA. TORNADO APRIL 24, 1908

This was a handsome residence section. The furniture and household goods are scattered around in the debris. Windstorm insurance would have supplied new furnishings. It costs very little—Have you any? Apply to the "HOME" Agent.

The Home Insurance Company, New York



MERIDIAN, MISS. TORNADO MARCH 2, 1906

We paid upwards of \$25,000 to holders of "HOME" policies as a result of this storm.



MERIDIAN, MISS. II. TORNADO MARCH 2, 1906

The contents of these stores represented large values. Is your stock insured against damage by windstorm? The HOME INSURANCE COMPANY will give you such insurance.



**TWO VIEWS, WALL OF MICHIGAN CITY (IND.) PENITENTIARY
30 INCHES THICK, 900 FEET LONG AND 24 FEET HIGH
BLOWN OVER BY WINDSTORM, MAY 30, 1909**

Half an acre of surface exposed to wind pressure and a loss of many thousands of dollars in consequence. Windstorm insurance is valuable *after* the event. Be wise and provide it in anticipation—under a "HOME" policy.

The Home Insurance Company, New York



**ICE FACTORY AND ELECTRIC LIGHT WORKS. EAGLE LAKE, TEXAS.
DESTROYED BY STORM, JULY 23, 1909.**



LIESY BREWERY. CLEVELAND, OHIO. WINDSTORM, APRIL 21, 1909.

Income ceasing and costly restoration needed. Windstorm insurance will indemnify in both instances. "HOME" policies are available.

The Home Insurance Company, New York



**BURGESS COTTON WAREHOUSE. MOBILE, ALA.
DEMOLISHED BY HURRICANE, SEPTEMBER 27, 1906**



MAGNOLIA COTTON WAREHOUSE, MOBILE, ALA. BLOWN DOWN BY TEMPEST, SEPT. 27, 1906

Cotton Warehouses, especially such as those shown above (with openings at one end), act as regular pockets for the wind, with disastrous and destructive effect. Those of close type go also. The "HOME" paid exceeding \$25,000 to owners of Cotton Warehouses in Mobile for damages caused by this storm. Yours may be the next to go in a windstorm. Is it insured?

The Home Insurance Company, New York



**WINDSTORM MARCH 2, 1906. MERIDIAN, MISS.
RUINS OF GULF COMPRESS CO.'S BUILDINGS**



**GALVESTON, TEXAS. SEPTEMBER 8, 1900
"MOODY COTTON COMPRESS"**

Compressing fees and storage charges reduced or terminated.
The "HOME" will insure your income as well as your property.

The Home Insurance Company, New York



GAINESVILLE, GA., COTTON MILL. JUNE 1, 1903



AMERICAN VULCANIZED FIBER CO. PLANT, GAFFNEY, S. C., MAY, 1902

Millions of property interests are wiped out of existence in a few moments.
Are you prepared to chance this occurrence?

The Home Insurance Company, New York



GRIFFIN, GA. STORE AND CHURCH IN FOREGROUND. DAMAGED MILL IN DISTANCE.
CYCLONE APRIL 24, 1908



FAYETTEVILLE, TENN. TORNADO APRIL 29, 1909
"ELK COTTON MILLS"

Owners of cotton mills are becoming solicitous to have good windstorm insurance as well as protection against fire. The "HOME" supplies both.

The Home Insurance Company, New York



GRIFFIN, GA. ENGINE AND BOILER HOUSE. DAMAGED BY CYCLONE, APRIL 24, 1908



GRIFFIN, GA. RUSHTON MILL. DEBRIS LEFT AFTER WINDSTORM, APRIL 24, 1908

Your factory is no doubt insured against Fire, but how about Wind damage? This may happen to it. Get a "HOME" policy.

The Home Insurance Company, New York



ALBANY, GA. JANUARY 3, 1906. GEORGIA COTTON SEED OIL MILL. MILL PROPER



ST. LANDRY OIL MILL, OPELOUSAS, LA., JUNE, 1901

The earning capacity of these mills came to an abrupt stop. Under windstorm insurance it is possible to protect the loss of profits while rebuilding. Apply to the nearest "HOME" Agent for a policy.

The Home Insurance Company, New York



**FREDERICK, OKLA. FREDERICK COTTON OIL MFG. CO. SEED HOUSE
TORNADO MAY 22, 1908**



**FREDERICK, OKLA. FREDERICK COTTON OIL MFG. CO. MILL PROPER
TORNADO MAY 22, 1908**

Cotton Seed Oil Mills, Seed Sheds, and Hull Houses have suffered severely from windstorms. Protect yourself by windstorm-tornado Insurance in the "HOME."

The Home Insurance Company, New York



**MILL BUILDING, ARKANSAS COTTON OIL CO., BRINKLEY, ARK.
WINDSTORM MARCH 8, 1909**



**HULL HOUSE, ARKANSAS COTTON OIL CO., BRINKLEY, ARK.
WINDSTORM MARCH 8, 1909**

A storm may come as this one did when operations in oil mills, or other factories, are in full and profitable activity.—Protect your profits by timely windstorm-tornado insurance—in the “HOME.”

The Home Insurance Company, New York



ALBANY, GA. STORM, JANUARY, 1906
VIRGINIA-CAROLINA CHEMICAL CO., FERTILIZER PLANT
PROPERTY LOSS HERE \$50,000



LAWRENCE, KANSAS. TORNADO APRIL 12, 1911
GRAIN ELEVATOR

Tornadoes used to be considered a "summer production," now, like the Grim Monster, we have to admit "Thou hast all seasons for thine own."

The Home Insurance Company, New York



MERIDIAN, MISS. MARCH 2, 1906. MERIDIAN FERTILIZER FACTORY



WINDSTORM MARCH 2, 1906. MERIDIAN, MISS. RUINS OF FERTILIZER FACTORY

Windstorms and tornadoes have been disastrous in an especial manner to Fertilizer Factories. The immense area of the buildings, without interior bracing, contributes to excessive susceptibility to damage. **The only way to guard against great loss is by windstorm-tornado insurance. Apply to the HOME INSURANCE COMPANY'S agent.**

The Home Insurance Company, New York



**PEKIN, ILLINOIS. TORNADO MAY 28, 1911
"CITY PUMPING STATION"**



**ST. LOUIS, MO., MAY 27, 1896. WRECK OF POWER HOUSE. MASSIVE BRICK
CHIMNEY SNAPPED IN TWO**

Windstorm insurance would have cost little, and replaced much. Get a "HOME" policy.

The Home Insurance Company, New York



LAWRENCE, KANSAS. TORNADO APRIL 12, 1911
"ICE PLANT"



PEKIN, ILLINOIS. TORNADO MAY 28, 1911

This was a new Ice House of substantial construction. "A half ounce of policy beats ten tons of wreck." A HOME policy is the best.



ABILENE, TEXAS. TORNADO, AUGUST 1, 1911
"BRICK LAUNDRY"



ABILENE TEXAS. TORNADO AUGUST 1, 1911
LUMBER SHEDS AND YARD

Not only was the shed a total wreck,, but the lumber was severely damaged by heavy rain and rendered unfit for use.

The "Home" paid a loss of \$2,936.

The Home Insurance Company, New York



LAUNDRY, 6204 CENTRAL AVENUE, CLEVELAND, OHIO
WINDSTORM, APRIL 21, 1909



LAWRENCE, KANSAS. TORNADO, APRIL 12, 1911
THE REMAINS OF A LAUNDRY

What would a tornado loss mean to you? A new start in life's struggle, or a brief stop for repairs?

The Home Insurance Company, New York



**SUFFOLK, VA. WINDSTORM JUNE 12, 1911
"J. H. MACLARY'S LOCOMOTIVE PLANT"**



**CLEVELAND STOVE CO. FOUNDRY, CLEVELAND, OHIO
WINDSTORM APRIL 21, 1909**

The frequent windstorms covering the entire range of the country have served to arouse manufacturers to a knowledge of the fact that they have been negligent about protecting their property against such calamities.

The Home Insurance Company, New York



**BURTON SCHWARTZ SAW & PLANING MILL, BURTON, LA.
STORM, SEPTEMBER 20, 1909**

Owners of Woodworking Plants should have Windstorm Policies. This one had such insurance in the "HOME" and we paid \$8,950 indemnity. The "HOME" Agent will quote premium figures on request.



**NORTH TONAWANDA, NEW YORK. WINDSTORM APRIL 7, 1909
"ISLAND BOX COMPANY PLANT"**

There is a mistaken idea that winds strong enough to damage or destroy property occur only in the West and South. Property owners North and East are invited to consider this evidence to the contrary and apply for windstorm insurance in THE HOME INSURANCE COMPANY. Rates low.

The Home Insurance Company, New York



ROCHESTER, MINN. AUGUST 21, 1883. RUINS OF MACHINE SHOP

Not much better than a scrap heap now. Windstorm-tornado insurance in the "HOME" would replace with a new plant.



**WELLMAN, SEAVER & MORGAN BUILDING. MACHINE SHOP.
CLEVELAND, OHIO. WINDSTORM APRIL 21, 1909**

Large buildings of open construction have small chance against a twisting windstorm. Tornado insurance does not prevent but it replaces and restores. Get a "HOME" policy.

The Home Insurance Company, New York



LAWRENCE, KANSAS. TORNADO APRIL 12, 1911
"PAPER MILL"



GALVESTON, TEXAS. TORNADO SEPTEMBER 8 1900
"CITY WATER WORKS"

These plants represented extensive values, which were largely obliterated. Windstorm Policies in the "HOME" would have compensated the owners.

The Home Insurance Company, New York



**RICE MILL. EAGLE LAKE, TEXAS
DAMAGED BY HURRICANE FROM GULF OF MEXICO, JULY 21, 1909**



**EAGLE LAKE RICE MILL. EAGLE LAKE, TEXAS
DESTROYED IN WINDSTORM JULY 21, 1909**

Rice Mills and Warehouses—high buildings and large areas—go down to destruction under Gulf storms. The "HOME" had large liabilities caused by this storm and prudent property owners who held its policies were able to speedily rebuild their houses and stores and factories. Are you insured in the HOME?



UNCLE SAM PLANTATION, DESTRUCTION OF WAREHOUSE BUILDING, SUGAR FACTORY
STORM SEPT. 20, 1909, CONVENT, LA.



TANK ON ARDOYNE PLANTATION, TERREBONNE PARISH, LA.
DAMAGED BY STORM. SEPTEMBER 20, 1909

Don't trust to luck that your property will escape windstorm damage. A "Home" policy is more substantial—afterwards.

The Home Insurance Company, New York



ST. LOUIS, MO. CYCLONE MAY 27, 1896. LEGGETT & MEYERS TOBACCO FACTORY



VENABLE TOBACCO WAREHOUSE, DURHAM, N. C.
STORM OF MAY 26, 1911

Factory buildings—no matter how strongly constructed—go down before the impact of a tornado. Windstorm insurance in the "HOME" will help materially in rebuilding your wrecked property. Rates reasonable. Apply to its nearest agent.

The Home Insurance Company, New York



WILLIAMS BUILDING. TOBACCO PRIZERY. HENDERSON, N. C. MARCH 3, 1906



WRECK OF AMERICAN TOBACCO CO.'S PRIZERY. HENDERSON, N. C.. MARCH 3, 1906

Some of the Henderson buildings were insured against windstorm. This one was and we paid the owner, making good the loss. Is your property insured in the same way? Apply to the "HOME" agent.



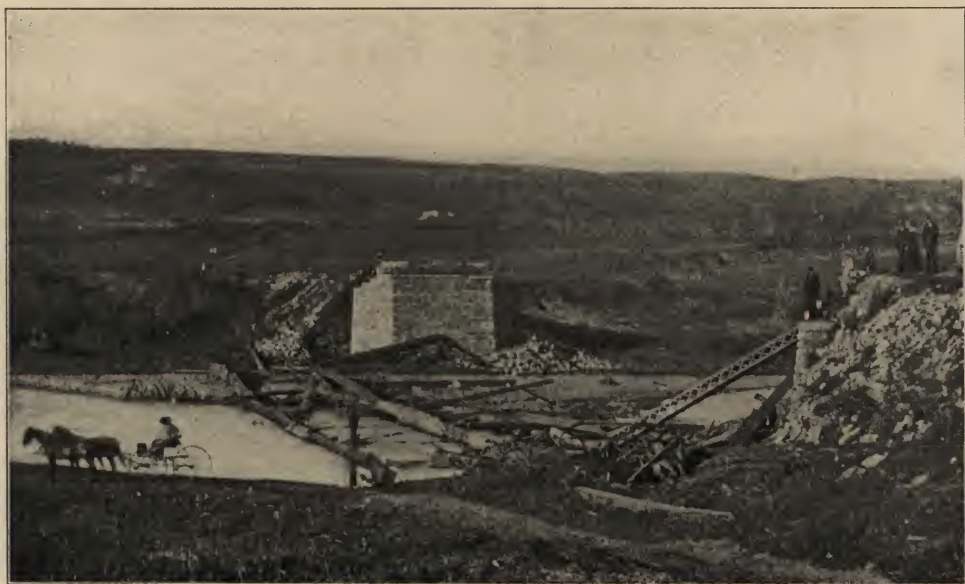
WRECK OF HIGH BRIDGE. TORNADO, ST. PAUL, MINN., AUGUST 20, 1904



ST. PAUL, MINN. TORNADO AUGUST 20, 1904
RUINS OF HIGH BRIDGE, LOOKING EAST. (SAME AS ABOVE)

Even steel truss work goes in a tornado. The extent of damage to these bridges may and trestles against windstorms. Rate very low.

The Home Insurance Company, New York



ROCHESTER, MINN. CYCLONE AUGUST 21 1883. RUINS OF IRON BRIDGE



**HANNIBAL & ST. JOSEPH R. R. BRIDGE, KANSAS CITY, MO.
WINDSTORM MAY 11, 1886**

be imagined from the appearance of the wreckage. The "HOME" will insure bridges

The Home Insurance Company, New York



**BROWN HOISTS AFTER THE STORM
LORAIN, OHIO. WINDSTORM APRIL 29, 1909**



WRECKAGE OF BROWN HOISTS, LORAIN, OHIO. WINDSTORM APRIL 29, 1909

Before the storm these looked strong enough to defy any gale, but the United States of a tornado. Insure all your property under a "HOME" windstorm policy.

The Home Insurance Company, New York



**WINDSTORM MARCH 10, 1908. MILWAUKEE, WIS.
STEEL LOADING TRESTLE OF MILWAUKEE WESTERN FUEL CO.**



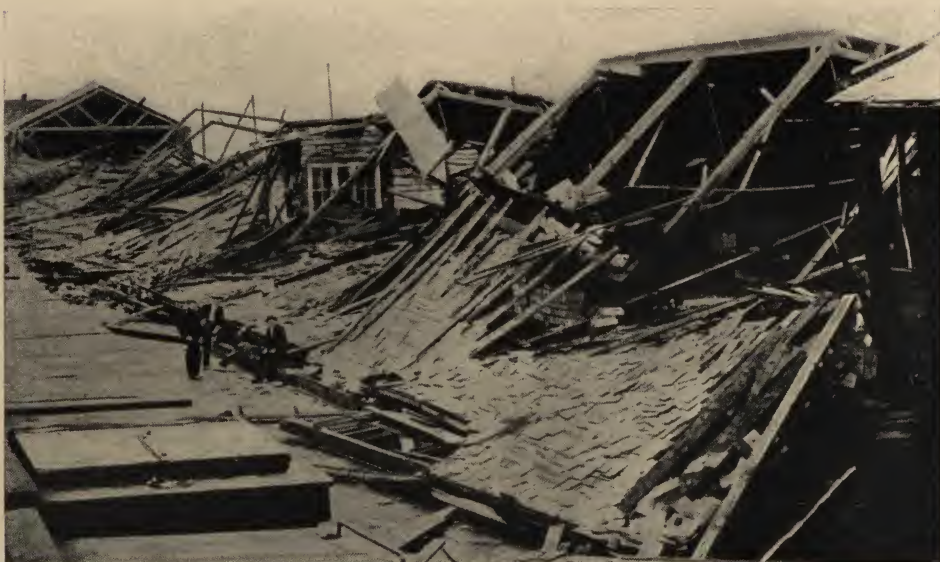
**WINDSTORM MARCH 10, 1908. MILWAUKEE, WIS.
STEEL LOADING TRESTLE OF MILWAUKEE WESTERN FUEL CO.**

Weather Bureau reports that no structure raised by the hands of man can withstand the fury.

The Home Insurance Company, New York



DESTRUCTION BY WIND OF THE UNION DEPOT, LOUISVILLE, KY.



**MILWAUKEE FREIGHT DEPOT
ST. PAUL, MINN. AUGUST 20, 1904**

Railroad Companies should be especially interested in windstorm insurance. With im-
plains and on high elevations, exposed to excessive wind pressures, great damage has been
aged. The "HOME" is prepared to supply insurance in large sums for Railways, covering

The Home Insurance Company, New York



OMAHA ROUND HOUSE
ST. PAUL, MINN., AUGUST 20, 1904



ROCHESTER, MINN. FREIGHT YARDS
WINDSTORM AUGUST 21, 1883

mense values scattered over hundreds and even thousands of miles—on level unobstructed wrought by storms. Large open freight sheds and station buildings have been badly damaged the entire schedules of properties or on individual items of large size and value.

The Home Insurance Company, New York



**ILLINOIS CENTRAL R. R. DEPOT, ABERDEEN, MISS.
WINDSTORM, APRIL 6, 1909**



DEPOT COTTON BELT R. R., BRINKLEY, ARK., WINDSTORM, MARCH 8, 1909

Hardly anything left of these once busy Depots to properly handle the incoming and outgoing traffic.

A "HOME" Policy would have helped to speedily replace them.

The Home Insurance Company, New York



ST LOUIS, MO., CYCLONE MAY 27, 1896. WRECK OF CAR SHEDS



**GALVESTON, TEXAS. TORNADO SEPTEMBER 8, 1900
STREET CAR POWER HOUSE, SHOWING THE EFFECT OF A FALLING BRICK CHIMNEY**

Open construction and large area invite windstorm destruction. A policy in the HOME INSURANCE COMPANY may not be a preventive but is a good protection.

The Home Insurance Company, New York



**KANSAS CITY, MEXICO & ORIENT R. R.
TWO VIEWS OF TRAIN BLOWN BODILY FROM TRACK AT BRAZOS RIVER BETWEEN KNOX
CITY AND BENJAMIN, TEXAS
WINDSTORM JUNE 11, 1909**



**WICHITA VALLEY RAILROAD
CARS BLOWN FROM TRACK AUGUST 4, 1911
AT PENICK, JONES COUNTY, TEXAS**

These views further emphasize the great value to Railroad Companies of Windstorm
ance in the HOME will pay for new cars.

The Home Insurance Company, New York



**CHICAGO, MILWAUKEE & ST. PAUL R. R.
ORTONVILLE, MINN.
BOARDING CARS BLOWN FROM THE TRACK. WINDSTORM JULY 11, 1909**



**CHICAGO, MILWAUKEE & ST. PAUL R. R.
ORTONVILLE, MINN.
CARS BLOWN FROM THE TRACK AND STATION BUILDING DESTROYED
WINDSTORM JULY 11, 1909**

Insurance. Rolling stock has a small chance trying to cross a tornado. Windstorm insur-



STAND PIPE USED AS RESERVOIR, EL DORADO, KANSAS. CYCLONE, MARCH 27, 1905

Water Tanks and Stand Pipes blow down too. This tank was 14 feet in diameter and 140 feet high, and was insured against Windstorms in THE HOME INSURANCE COMPANY. We paid a loss on it of \$4,385.00. This was the second structure of the kind destroyed by wind. A similar tank stood here previously and was blown over ten years earlier. We insured them both and paid for both when destroyed. Insure your Stand Pipes against destruction by Windstorms and Cyclones in THE HOME INSURANCE COMPANY.



FOREST NEAR HATTIESBURG, MISS.



SAME FOREST AS IT LOOKED AFTER CYCLONE OF APRIL 25, 1908



BRUNSWICK RANCH, NEAR NORTON, KANSAS

43 THOROUGH-BRED WHITE-FACED HEREFORDS KILLED BY WINDSTORM, JUNE 24, 1909

Even the cattle on a thousand hills (or plains) are in danger of destruction. Owners of such stock will be interested in this, and should be interested in having them protected by a "HOME" Cyclone policy.



**ROOF FROM BRICK DWELLING, NO. 7168 KEYSTONE STREET,
PHILADELPHIA, PA. RESULT OF WINDSTORM, MARCH 27, 1911**

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| " | Cotton Seed Oil Mill | 35 |
| " | Fertilizer Plant | 38 |
| Albertville, Ala. | Town View | 25 |
| Amite, La. | Dwellings | 17 |
| " | Church | 4 |
| Big Heart, Oklahoma | Cyclone | 2 |
| " | High School | 18 |
| Binghamton, N. Y. | Dwelling | 10 |
| Brinkley, Ark. | Railroad Depot | 58 |
| " | Hull House | 37 |
| " | Cotton Seed Oil Mill | 37 |
| " | Hotel | 23 |
| Brooklyn, N. Y. | Buildings in course of construction | 7 |
| " | Buildings in course of construction | 8 |
| Brown County, Kan. | School | 20 |
| Burton, La. | Saw and Planing Mill | 45 |
| Carrollton, Md. | Farm Buildings | 9 |
| Chappaqua, N. Y. | Dwellings | 10 |
| Cleveland, Ohio | Brewery | 29 |
| " | Laundry | 43 |
| " | Foundry | 44 |
| " | Machine Shop | 46 |
| Convent, La. | Sugar Factory | 49 |
| Durham, N. C. | Tobacco Ware House | 50 |
| Eagle Lake, Texas | Office Building | 16 |
| " | Electric Light Plant | 29 |
| " | Ice Factory | 29 |
| " | Rice Mill | 48 |
| El Dorado, Kan. | Stand Pipe | 62 |
| Fairfield, Neb. | Church | 4 |
| Fayette, Miss. | Dwelling | 16 |
| Fayetteville, Tenn. | Dwelling | 14 |
| " | Cotton Mill | 33 |
| Flushing, Greater New York | Building in course of Construction | 8 |
| Frederick, Okla. | Cotton Seed Oil Mill | 36 |
| " | Cotton Seed House | 36 |
| Gaffney, S. C. | Fibre Plant | 32 |
| Gainesville, Ga. | Cotton Mill | 32 |
| Galveston, Texas | Church | 6 |
| " | Theatre | 24 |
| " | Cotton Compress | 31 |
| " | Street Car Power House | 59 |
| " | Water Works | 47 |
| Griffin, Ga. | Town View | 26 |
| " | Engine and Boiler House | 34 |
| " | Cotton Mill | 33 |
| " | Cotton Mill | 34 |
| Hattiesburg, Miss. | Forest | 63 |
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| Heaton, N. D. | Town View | 25 |
| Henderson, N. C. | Tobacco Prizery | 51 |
| Hildreth, Neb. | Cyclone Cloud | 1 |
| Knox City, Texas (Near) | Passenger Cars | 60 |
| Kansas City, Mo. | Railroad Bridge | 53 |
| " | School | 19 |
| Lawrence, Kan. | Paper Mill | 47 |
| " | Laundry | 43 |
| " | Ice Factory | 41 |
| " | Grain Elevator | 38 |
| " | Armory | 20 |
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| Mobile, Ala. | Cotton Warehouse | 30 |
| Newark, N. J. | Store Building | 11 |
| New York City, N. Y. | Buildings in course of Construction | 7 |
| North Tonawanda, N. Y. | Saw Mill and Box Factory | 45 |
| Norton, Kan. | Tornado | 2 |
| " | Cattle | 64 |
| Opelousas, La. | Cotton Seed Oil Mill | 35 |
| Ortonville, Minn. | Freight Cars | 61 |
| " | Boarding Cars | 61 |
| Pekin, Ill. | Ice Factory | 41 |
| " | Pumping Station | 40 |
| Penick, Texas | Passenger Cars | 60 |
| Philadelphia, Pa. | Dwellings | 12 |
| " | Tin Roof in Tree | 64 |
| " | Blacksmith Shop | 12 |
| " | Police and Fire Station | 11 |
| Purvis, Miss. | Dwellings | 17 |
| " | Public School | 18 |
| " | Court House and Bank | 21 |
| Rochester, Minn. | Dwellings | 15 |
| " | School | 19 |
| " | Machine Shop | 46 |
| " | Freight Yards | 57 |
| " | Iron Bridge | 53 |
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| " | Church | 6 |
| " | Club House | 22 |
| " | Power House | 40 |
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| " | Tobacco Factory | 50 |
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INDEX BY CLASSES

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BY
EDWARD ~ WILLIAM ~ DYCKER :



THE SIVDY
OAK OF A
HUNDRED YEARS
LIKE A REED I
TWIL & BREAK
THEN RYSH AWAY
WITH A THOUSAND
~ ~ CHEERS,
NOR NEED THE CRY
THAT IS WROUGHT IN

~ ~ ~ ~ ~ TEARS
FOR THE HAVOC MY LEGIONS MAKE . ~

NO HUMAN HAND CAN COMPEL TO REST

MY STEED
UNTRAMMELED &
~ ~ ~ WILD,
BY A VOICE COMES TO
ME OUT OF THE WEST
AND I RYFLE THE
DOWN ON THE
SEABOW'S BREAST
& AND KISS THE
LIPS OF A CHILD!



The Home Insurance Company,

56 Cedar Street
NEW YORK, N.Y.

JANUARY, 1912.

SUMMARY OF ASSETS:

| | Par Value. | Market Value. |
|---|---------------|-----------------------|
| Cash in Banks and Trust Companies..... | | \$1,791,025 14 |
| United States Bonds..... | \$ 150,000 00 | 164,000 00 |
| State and City Bonds..... | 6,174,333 33 | 6,244,320 00 |
| Rail Road Bonds..... | 8,885,000 00 | 8,427,900 00 |
| Miscellaneous Bonds..... | 1,133,000 00 | 1,024,160 00 |
| Rail Road Stocks..... | 8,220,000 00 | 10,098,300 00 |
| Miscellaneous Stocks..... | 1,150,000 00 | 1,449,500 00 |
| Bank and Trust Co. Stocks..... | 159,300 00 | 467,680 00 |
| Bonds and Mortgages, being 1st lien on Real Estate..... | | 38,300 00 |
| Premiums uncollected, in course of transmission and in hands of Agents..... | | 2,227,326 81 |
| Accrued interest..... | | 214,053 00 |
| | | <hr/> \$32,146,564 95 |

LIABILITIES:

| | |
|---|-----------------------|
| Cash Capital..... | \$ 3,000,000 00† |
| Reserve Premium Fund..... | 11,798,635 00 |
| Reserve for Losses..... | 1,144,436 34 |
| Reserve for Re-Insurance, and other claims..... | 288,052 90 |
| Reserve for Taxes..... | 200,000 00 |
| Reserve for Miscellaneous Accounts due and unpaid..... | 100,000 00 |
| Reserve as a Conflagration Surplus..... | 1,800,000 00† |
| Surplus over contingencies and all liabilities including capital..... | 13,815,440 71† |
| | <hr/> \$32,146,564 95 |

Surplus as regards policy-holders, - - - \$18,615,440 71†

DIRECTORS:

LEVI P. MORTON,
ELBRIDGE G. SNOW,
GEORGE H. HARTFORD,
HENRY F. NOYES,
LUCIEN C. WARNER,

JOHN CLAPLIN,
JOHN H. FLAGLER,
EMANUEL H. A. CORREA,
WILLIAM D. BALDWIN,
LEWIS L. CLARKE,

CLARENCE H. KELSEY,
WILLIAM IVES WASHBURN,
ELBERT H. GARY,
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